

EXHIBIT C

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Climate-Smart Agriculture and Farm Loan Programs

Climate-Smart Agriculture and Farm Loan Programs, administered by the Farm Service Agency (FSA), offer financial support to farmers and ranchers seeking to adopt climate-smart practices. These programs aim to promote sustainable agricultural practices that reduce greenhouse gas emissions, increase carbon sequestration, and enhance the resilience of farming operations to climate change. The loans cover a wide range of activities, including conservation projects, renewable energy systems, and other climate-smart technologies.

Who Is Eligible

Eligible applicants include U.S. citizens or permanent residents with a viable farm business plan. Farmers and ranchers must demonstrate a need for credit to implement climate-smart practices and have the ability to repay the loan.

How To Apply

To apply for Climate-Smart Agriculture and Farm Loan Programs, applicants must submit a loan application to their local FSA office. The application process includes providing documentation of financial history, a farm business plan, and other required information. Detailed enrollment instructions and deadlines are available through the local FSA office.

Find Your FSA Location

How It Works

Program Features

Loan Purposes

- Direct Farm Ownership Loans: For purchasing farmland, constructing or repairing buildings, and implementing climate-smart improvements.
- Direct Operating Loans: For purchasing equipment, seed, livestock, and supplies, and for funding conservation practices.
- Guaranteed Loans: Issued by commercial lenders but guaranteed by the FSA, reducing the lender's risk.
- Microloans: Smaller loans for beginning and small-scale farmers to implement climate-smart practices.

Loan Amounts

- Direct Farm Ownership Loans: Up to \$600,000.
- Direct Operating Loans: Up to \$400,000.
- Guaranteed Loans: Up to \$1,825,000.
- Microloans: Up to \$50,000.

Interest Rates: Competitive interest rates set by the FSA, generally lower than conventional loans.

Repayment Terms: Up to 40 years for farm ownership loans and up to 7 years for operating loans. Microloans typically have shorter terms.

Additional Resources

[Climate-Smart Agriculture and
Farm Loan Programs Fact Sheet](https://www.fsa.usda.gov/resources/programs/climate-smart-agriculture-farm-loan-programs)

Live version as of 2/20/2025

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- Search for a topic using the search box above
- Explore our [Program finder](#) for farmers and ranchers
- Find your local [Farm Service Agency location](#). They're at-the-ready to assist you.